

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	DOLORES M HERNANDEZ	§	Case No.: 04-46424
		§	
		§	
		§	
		§	
		§	
		§	

Debtor(s)

---

**CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/17/2004.
- 2) The case was confirmed on 02/17/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/04/2009.
- 6) Number of months from filing to the last payment: 53
- 7) Number of months case was pending: 56
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 32,660.00
- 10) Amount of unsecured claims discharged without payment \$ 1,472.81
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 72,888.75
Less amount refunded to debtor	\$ 1,041.49
<b>NET RECEIPTS</b>	<b>\$ 71,847.26</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,700.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 4,389.01
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 6,089.01**

Attorney fees paid and disclosed by debtor **\$ 500.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CITIFINANCIAL	SECURED	NA	402.54	402.54	402.54	.00
CITIFINANCIAL	SECURED	7,578.00	8,382.63	7,578.00	7,578.00	1,688.47
DELL FINANCIAL	SECURED	200.00	590.26	200.00	200.00	.00
DELL FINANCIAL	UNSECURED	391.59	.00	390.26	390.26	.00
FIRST BANK	SECURED	49,500.00	46,834.37	34,996.00	34,996.00	.00
FIRST BANK	SECURED	2,627.02	2,627.02	2,627.02	2,627.02	.00
WELLS FARGO AUTO FIN	SECURED	11,495.00	12,500.00	12,500.00	12,500.00	1,971.03
WELLS FARGO AUTO FIN	UNSECURED	4,505.00	2,887.55	2,887.55	2,887.55	.00
WEST SUBURBAN NEIGHB	SECURED	53,000.00	NA	NA	.00	.00
COMPUTER CREDIT	OTHER	.00	NA	NA	.00	.00
CITIBANK	UNSECURED	409.44	434.80	434.80	434.80	.00
I C COLLECTION SERVI	UNSECURED	396.00	NA	NA	.00	.00
JAMES H BRYNIARSKI D	UNSECURED	179.50	NA	NA	.00	.00
MACNEAL HEALTH NETWO	UNSECURED	440.56	NA	NA	.00	.00
MED FI ACCEPTANCE	OTHER	.00	NA	NA	.00	.00
RUSH UNIVERSITY MEDI	UNSECURED	175.00	NA	NA	.00	.00
WATERMARK PHYSICIAN	UNSECURED	281.75	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	82.58	82.58	82.58	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	42,574.00	42,574.00	1,688.47
Mortgage Arrearage	3,029.56	3,029.56	.00
Debt Secured by Vehicle	12,500.00	12,500.00	1,971.03
All Other Secured	<u>200.00</u>	<u>200.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	58,303.56	58,303.56	3,659.50
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	3,795.19	3,795.19	.00

**Disbursements:**

Expenses of Administration	\$ 6,089.01	
Disbursements to Creditors	\$ 65,758.25	
<b>TOTAL DISBURSEMENTS:</b>		\$ 71,847.26

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/05/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.